Recording Requested By: GMAC MÖRTGAGE CORPORATION

When Recorded Return To:

RONALD C CUMMINGS 1395 TARA DRIVE HERNANDO, MS 38632

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GMAC MORTGAGE CORPORATION #:0600549698 "CUMMINGS" Lender ID:30000/600549698 De Soto, Mississippi PIF:

MERS #: 100073331077507563 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Mortgage Investors Corporation) holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled

Original Trustor: RONALD C CUMMINGS AND BONITA FAYE CUMMINGS Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, MORTGAGE INVESTORS CORPORATION)
Original Trustee: RONALD ANDREW MARION, JR.

Dated: 11/27/2002 Recorded on 12/16/2002 as in Book/Reel/Liber: 1621 Page/Folio: 0661

In the Records of the County Recorder of De Soto Mississippi

Property Address: 1395 TARA DRIVE, HERNANDO, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Mortgage Investors Corporation) On February 23rd

By:

JANICE BURT, Assistant Secretary

STATE OF lowar COUNTY OF Black Hawk

On February 23rd, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared JANICE BURT, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the Astrument.

VITNESS n/iy han/d/and official seal,

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

M CLARK

Prepared By: Nora Buck, GMAC MORTGAGE CORPORATION 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 319-236-5400